

The INTERCHANGE

Monthly Newsletter for State Employees Prepared by State Employees



Sign up for 2006 Benefits

As the weather turns cool, it's time to plan for your 2006 health benefits. Between October 31 and noon on November 21, open enrollment is taking place for all State employees. You have the opportunity to make selections for your entire benefits package:

- o health care coverage
- o vision insurance
- o dental insurance
- o life insurance
- o flexible spending accounts (you must re-enroll each year)
- o retiree flexible spending accounts

Starting this year, you will need to re-enroll any dependents between the ages of 19 and 23 who are full-time students.

This is your chance to make changes to any of your benefits or to enroll qualified dependents. Even if you don't think you want to make changes, we encourage you to log on to PeopleSoft to review your options and your current benefits summary. Open enrollment ends at noon on November



Governor Daniels says a few words at Benefit Coordinator Training for Open Enrollment on October 17th.

21, and do not forget that you must also print, sign and return an AS-47 to complete the open enrollment process.

Please also take note that a schedule for accessing PeopleSoft for open enrollment will be published based on the first letter of your last name. We are going to use this method to try to even out the number of people accessing the network at any one time. Please try to adhere to the schedule as much as possible.

Last year's selections will carry over if you do not complete open enrollment. If you were previously enrolled in M-Plan I, Arnett or Advantage HMOs, however, you must make a new selection or you will not have health care coverage for 2006. In addition, several life insurance levels of coverage will no longer be available – check to see if you need to select a new level.

If you need any help with the enrollment process or have questions, please contact your Agency Benefits Coordinator or call the Open Enrollment Hotline at (317) 232-7567 or (800) 919-0465.

Planning for a Healthy 2006 and Beyond

One story we often hear in the news is the rising cost of health care and the challenges that employers and individuals face in finding a plan that provides the right coverage at the right price. Advances in medicine that save lives and increase our quality of life are part of the reason health care is more expensive. But this greater expense is also caused by the choices we make when getting medical attention. State employees and their families greatly increased their use of health services in 2005. In fact, we are using health care services at more than twice the rate of our Midwestern peers.

There are several reasons for this. First, there are a number of State employees who have chronic illnesses that are not well managed medically. Sometime these illnesses are made worse by unhealthy habits like smoking and eating high-fat, sugary foods. Secondly, State employees do not always behave like smart consumers when seeking medical care. We think we are not spending our "own" money, and so often are not as careful about how we seek and pay for medical services.

But we really **are** spending our own money. As costs in the self-insured plans rise (the Anthem plans, which are insured by the State and administered by Anthem), the premiums that both the State and employees pay must rise. For 2006, the expected claims from the Anthem administered plans are likely to be 15% to 20% higher than 2005!

The good news is that the State will assume a majority of the jump in the cost of health care and continue to pay between 76% and 100% of premium costs for employees compared to between 71% and 96% in 2005. The reality is that neither the State nor its employees will be able to absorb these kinds of increases in health care costs in the future. That's why we're working hard to offer alternative health plans and to encourage our employees to make smart choices and use health care wisely.

One way to do this is to sign up for the health savings account and high deductible health plan. Another way to reduce your health care costs is to avoid the emergency room for non-

emergency situations, select generic drugs when available, and seek preventive care to avoid bigger health problems later.

Ultimately, the best way to reduce your personal health care costs is to live a healthy lifestyle. Losing weight, stopping smoking, reducing alcohol intake – making these and other healthy choices in your daily life will have a direct impact on your wallet, as well as your quality of life. Plus, as more State employees make healthier choices, a reduction in obesity and smoking will help reduce incidents of high blood pressure, diabetes, cancer, heart problems and stroke. And that will have a positive impact on our cost for health insurance.

Start making smart choices today. You'll feel better and you will be helping to keep health insurance for all of us affordable in the future! Visit www.INShape.IN.gov to learn about a new State initiative, INShape Indiana, that can help you and your family live a healthier life.

How Do I Know if a Health Savings Account is Right for Me?

One exciting new offering for 2006 is the **Health Savings Account (HSA) and Anthem Blue Access High Deductible Health Plan (HDHP)**. While HSAs are not suited for everyone, in many cases they can help employees manage their health care costs.

Our HSA combines a traditional health benefit plan with a health savings account. This health plan option includes many attractive features:

- No employee premium contribution is required.
- The insurance provides 80% coverage for in-network standard medical services after the deductible of either \$2500 for individuals or \$5000 for families is met.
- The savings account earns interest and provides tax benefits.
- The state will contribute \$1,500 annually to individuals and \$3,000 to families participating in health savings accounts.
- Funds in the savings account carry over from year to year and belong to the

employee even if he or she retires or otherwise leaves State employment.

How can you determine if the health savings account and high deductible health plan are right for you? Begin by gathering all of your health expenses for 2005. Then ask yourself if this was a typical year for you or your family. If it was a pretty typical year, using your information, fill in the worksheet below. If 2005 was an unusual year, try to identify expenses for a typical year and then fill out the worksheet. You can complete the worksheet in five easy steps.

• **Step one:** Record what you paid in premiums for health insurance in 2005. You can find this information on your pay stub and then multiply it by 26 for the annual amount. The example here is for a family of four with Anthem Trad I. Their premium was \$2608. For the HDHP the premium in 2006 is 0.

• **Step two:** Consider if you had a deductible and whether you had expenses which exhausted the deductible. The sample family exhausted its deductible of \$1000, so that amount is recorded in the worksheet. Similarly, you would

record that under the HDHP as expenses you would anticipate in 2006.

• **Step three:** After exhausting the deductible in Trad I, how many physician visits did you have and what was your copay? When you record this under the HDHP, you will record the full amount for the visit, because in this plan the deductible will not yet have been met. If you are unsure what the full amount is, just call your physician's office and they will tell you. In the example, that amount is \$75, while the copay was just \$15.

• **Step four:** You perform a similar calculation for prescriptions, recording only the copays under Trad I, and the full amount under the HDHP. Again, if you do not know the amount, you can look it up on the My Anthem website or call your pharmacy.

• **Step five:** Finally you record any other expenses. Then separately total each column, but for the HDHP, be sure to reflect a \$3000 deposit into your account. Compare the two columns and decide which one is better for you. In our example, the family of four comes out ahead by choosing the HSA.

HSA Worksheet

Family of 4: Anthem Trad I versus HDHP/HSA

Expense	Trad I (2005)	HDHP/HSA
Premiums	\$2608	0
Expenses during deductible	\$1000	\$1000
Physician visits after deductible met [8 visits @ \$75; 20% copay]	\$120 [8x\$15]	\$600 [8x\$75]
Rx [5 Rx @ \$400; copays of 10 or 20%]	\$50	\$400
Other expenses	0	0
Total cost to employee	<\$3778>	<\$2000>
Deposit in HSA	0	+\$3000

Employee makes \$1000 with HDHP/HSA!

Flu Shots

The Department of Administration and Summit Occupational Medicine will be offering Flu vaccinations on Tuesday, November 2, 2005 in Conference Room C from 9:00 p.m. to 3:00 p.m. and Tuesday, November 15 and Wednesday, November 16, 2005 in Conference Room 22 from 9:00 to 3:00 in the Indiana Government Center South. Flu vaccinations will be offered to State employees showing their State ID Badge. The cost is \$21.00 (cash only). Proper dress, meaning clothing with easy access to the upper arm area is appreciated. For additional information, please contact Sandy Hammack-Riczo at 233-8219 or Mary Beyers at 232-3122.

The Air is Clearing Thanks to GASO

GASO, otherwise known as the Great American Smoke Out, is the American Cancer Society's annual event to educate Americans on the dangers of tobacco use and the challenges of quitting, but more importantly, it is a stage for the cultural revolution that is leading towards a smokefree America.

GASO unofficially began in 1971 when Arthur Mullaney of Randolph, Mass. asked people to give up cigarettes for a day and donate the money they would have spent on cigarettes to a high school scholarship fund. This in turn led Lynn Smith, editor of the Monticello Times in Minn., to spearhead Minnesota's first D-Day, or Don't Smoke Day, in 1974. The American Cancer Society became involved in 1976 when its California Division succeeded in getting nearly one million smokers to quit for one day – November 18, 1976. The first national GASO was held in 1977. This year GASO celebrates its 29th birthday on November 17.

Because of these events and the efforts of individuals and groups that have led anti-

tobacco efforts, there have been significant landmarks in the areas of tobacco research, policy and the environment, including:

- 1977 - Berkeley, California became the first community to limit smoking in restaurants and other public places.
- 1983 - San Francisco passed the first strong workplace smoking restriction, including bans on smoking in private workplaces.
- 1990 – The federal smoking ban on all interstate buses and domestic flights of six hours or less took effect.
- 1994 – The state of Mississippi filed the first of 24 state lawsuits seeking to recuperate millions of dollars from tobacco companies for smokers' Medicaid bills.
- 1999 – The Department of Justice filed suit against cigarette manufacturers, charging the industry with defrauding the public by lying about the risks of smoking.
- 1999 – The Master Settlement Agreement was passed, requiring tobacco companies to pay \$206 billion to 45 states by the year 2025 to cover Medicaid costs of treating smokers. The agreement also closed the Tobacco

Institute and ended cartoon advertising and tobacco billboards.

Intrigued? Are you wondering what you can do to support and celebrate GASO on November 17? In the past, GASO has been celebrated with rallies, parades, stunts, quitting information and even "cold turkey" menu items in schools, workplaces and legislative halls throughout the U.S. For more information on how you can get involved in GASO, call 1-800-ACS-2345.

As part of the INShape Indiana program, Indiana Tobacco Prevention and Cessation (ITPC) is providing additional resources to help state employees quit smoking. In support of this ongoing initiative, facts about tobacco use and its effects on Indiana state employees appear monthly in *The Interchange*.

If you or a loved one needs help quitting smoking, call 866-515-5433 or visit www.WhiteLies.tv. For more information on additional ways to improve your overall health, visit www.INShape.IN.gov.

Bureau of Motor Vehicles Stresses Safety; Donates 500 Child Safety Seats

Emphasizing the importance of roadway safety for all Hoosier motorists, the Indiana Bureau of Motor Vehicles (BMV) announced today it will donate 500 child safety seats to aid families in complying with new child passenger safety legislation. The safety seats will be given to families selected by the Family and Social Services Administration.

Five hundred Safety 1st Enspira three-in-one convertible car seats, manufactured by Columbus-based Dorel Juvenile Group, will be presented to the chosen families. The convertible seats can be used in both front-facing and rear-facing capacities, as well as a booster seat, allowing for continued use as children grow.

"Child safety is a concern in Indiana, as evident by the new law," said Indiana BMV Commissioner Joel Silverman. "We're excited to work with these families to put safety first."

New child-restraint legislation, effective July 1, requires infants from birth to one year of age to be secured in rear-facing infant seats; toddlers one to four years of age must be secured in forward-

facing toddler seats; and children four to seven years of age must be seat-belted in a booster seat in the rear of the vehicle. Motorists are encouraged to consider the size and weight of each child to ensure proper fit. Children between eight and 16 years of age must utilize a seat belt, with those 12 and younger riding in the rear seat. The child restraint requirements apply to all passenger vehicles, including trucks.



The Indiana BMV will work in conjunction with UPS to deliver the seats across the state. UPS will label and distribute the packages from their Indianapolis facilities. The seats will be shipped statewide to the families selected, across all 92 Indiana counties, with the majority of seats delivered within 48 hours.

"Every child should be afforded the opportunity to travel safely," added Silverman. "The Bureau wants to do its part to make that happen."

For further information regarding child passenger safety, please contact the Automotive Safety Program, at 1-800-KID-N-CAR, or online at www.preventinjury.org.

TRAINING PROGRAMS

December 2005

Date	Time	Class	Cost
1	9:00 - 3:00	CERT Review Session** (Restricted enrollment) HRCI Approved Credits for CERT program	Free
5	10:00 - 11:00	Ethics Orientation	Free
6	9:00 - 4:00	Six Thinking Hats HRCI Approved Credits	No fee for Introductory Session
7	9:00 - 12:00	Short/Long Term Disability Workers' Compensation HRCI Approved Credits	Free
8	9:00 - 12:00	AAP Monitoring Report**	Free
8	10:00 - 11:30	Ethics for Supervisors & Managers	Free
13	8:30 - 1:00	Driver Improvement Program	Free*
14	10:00 - 11:30	PERF: Your Retirement Program	Free
14	1:00 - 3:30	Hoosier S.T.A.R.T. "Plan Overview and Enrollment"	Free
15	9:00 - 12:00	Selection and Interviewing HRCI Approved Credits	Free

NOTE: All classes will be held in the State Training Center except where noted. *Free for State of Indiana employees only. Human Resource Certification Institute (HRCI) Credits assigned to qualifying courses, programs, and special events.

**These classes are only offered to SUPERVISOR/MANAGERS AND/OR HUMAN RESOURCES PERSONNEL.

Classes that require a fee are noted. Obtain your supervisor's approval to attend.

For more information or to register, you will need to contact your agency training contact person (ATCP).

Disney ON ICE PRODUCED BY FELD ENTERTAINMENT Disney PRESENTS PIXAR'S THE INCREDIBLES IN A MAGIC KINGDOM ADVENTURE

Get ready to experience a whirlwind adventure with the Incredibles in an original tale as Bob, Helen, Violet, Dash and even little Jack-Jack attempt to take a normal vacation to the Magic Kingdom® Park when Disney On Ice debuts an all new ice show— Disney presents Pixar's The Incredibles in a Magic Kingdom Adventure. Produced by Feld Entertainment Inc., this production will take audiences on the ride of a lifetime when the Incredibles try to blend in and mask their superpowers as they experience favorite Disney theme park attractions and meet famous Disney friends.

This all-new, action-packed production visits Indianapolis from Wednesday, November 30

through Sunday, December 4 at Conseco Fieldhouse. Select performances are discounted \$3.00 per ticket for State of Indiana employees and their family and friends. To take advantage of the discount, call TicketMaster at (317) 239-5151 and use the promotional code: GR225 for tickets to the select discount performances (Thurs. 7:30 p.m., Fri. 7:30 p.m., Sat. 11:30 a.m., or Sun. 11:30 a.m.). For shows where the discount does not apply, you may use promotional code GR226. By using this code, you will pay full price for tickets to any of the performances. If you would like to order your tickets online, visit www.in.gov/jobs/special_projects/discount.html and click on "Disney on Ice".

Happy Turkey(?) Day



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